



## Building Trades Credit Union VISA® GOLD CARD DISCLOSURE

### Interest Rates & Charges

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	<b>10.75%</b> Variable.
OTHER APRs	Balance Transfers: <b>10.75%</b> Variable Cash Advances: <b>10.75%</b> Variable
VARIABLE RATE INFORMATION	The APR may change quarterly. It is calculated by taking the rate disclosed as the "Prime Rate" in the Money Rates section of The Wall Street Journal on the last day of the calendar month March, June, September and December of each year and adding a margin of 7.5% to that Rate. Any change in APR will go into effect on the first day of the billing cycle that begins after the first day of the next calendar quarter.
GRACE PERIOD FOR REPAYMENT OF BALANCES ON PURCHASES	You will have a minimum of 25 days without a finance charge on new purchases if the total new balance is paid in full each month by the payment due date.
METHOD FOR COMPUTING THE BALANCES ON PURCHASES & CASH ADVANCES	Purchases: (Average Daily Balance Method) Interest is calculated, billed and reported at cycle time. Cash Advances: (Average Daily Balance Method) Interest is calculated, billed and reported from date of transaction.
MINIMUM FINANCE CHARGE	None

### Fees

ANNUAL FEE	None
TRANSACTION FEES BALANCE TRANSFER CASH ADVANCE FOREIGN TRANSACTION	None None 1% of each transaction in U.S. dollars
PENALTY FEES LATE PAYMENT RETURNED PAYMENT	\$25 \$35
OTHER FEES CARD REPLACEMENT RUSH CARD	\$10 \$45